

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

GREGORY LAWRENCE WINFIELD
KEISHA DENEEN WINFIELD
Debtor(s)

Case No. 09-42894

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/12/2009.
- 2) The plan was confirmed on 02/04/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/07/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/12/2011, 01/09/2013.
- 5) The case was completed on 11/18/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$68,300.00.
- 10) Amount of unsecured claims discharged without payment: \$96,977.23.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$50,155.00
Less amount refunded to debtor \$61.80

NET RECEIPTS: \$50,093.20

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,974.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,553.17
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,527.17

Attorney fees paid and disclosed by debtor: \$526.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE SOUTH SUBURBAN HOS	Unsecured	232.30	NA	NA	0.00	0.00
ADVOCATE SOUTH SUBURBAN HOS	Unsecured	67.12	NA	NA	0.00	0.00
AMERICAN EXPRESS CUSTOMER SE	Unsecured	971.00	NA	NA	0.00	0.00
AMERICAN EXPRESS CUSTOMER SE	Unsecured	1,003.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,505.37	1,443.68	1,443.68	144.37	0.00
CAPITAL ONE BANK USA	Unsecured	566.62	583.85	583.85	58.39	0.00
CARRINGTON MORTGAGE SERVICE	Secured	180,000.00	177,348.14	NA	0.00	0.00
CARRINGTON MORTGAGE SERVICE	Secured	5,358.00	5,863.65	2,077.45	2,077.45	0.00
CHILDRENS MEMORIAL HOSPITAL	Unsecured	12.60	NA	NA	0.00	0.00
CHILDRENS MEMORIAL HOSPITAL	Unsecured	12.60	NA	NA	0.00	0.00
CHRYSLER FINANCIAL SVC AMERIC	Unsecured	7,160.98	0.00	0.22	0.02	0.00
CHRYSLER FINANCIAL SVC AMERIC	Secured	10,000.00	15,136.22	15,136.00	15,136.00	1,207.70
CITIFINANCIAL	Unsecured	5,586.00	4,587.20	4,587.20	458.72	0.00
CITIFINANCIAL	Unsecured	6,792.14	6,440.99	6,440.99	6,440.99	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	NA	962.21	962.21	96.22	0.00
COOK COUNTY TREASURER	Secured	2,170.00	2,202.79	859.88	859.88	0.00
FIRST PREMIER BANK	Unsecured	30.23	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	5,000.00	7,000.85	7,000.85	7,000.85	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	275.76	275.76	27.58	0.00
MERRICK BANK	Unsecured	939.83	879.23	879.23	87.92	0.00
MIDLAND FUNDING LLC	Unsecured	165.00	165.06	165.06	16.51	0.00
MIDWEST DIAGNOSTIC PATHOLOGY	Unsecured	122.00	NA	NA	0.00	0.00
NEW MILLENNIUM BANK	Unsecured	90.00	NA	NA	0.00	0.00
NORTHWESTERN HOSPITAL	Unsecured	1,848.90	NA	NA	0.00	0.00
ORCHARD BANK VISA	Unsecured	1,469.57	NA	NA	0.00	0.00
PAYPAL BUYER CREDIT	Unsecured	109.58	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,104.31	1,072.16	1,072.16	107.22	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,799.00	1,860.92	1,860.92	186.09	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	623.41	627.24	627.24	62.72	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,000.00	1,941.50	1,941.50	194.15	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,013.11	972.16	972.16	97.22	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT	Unsecured	9,747.50	9,534.47	9,534.47	953.45	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	4,302.83	4,180.13	4,180.13	418.01	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	14,102.59	19,475.29	19,475.29	1,947.53	0.00
R & Y PROPERTIES	Secured	2,600.00	0.00	2,600.00	2,600.00	0.00
SANTA BARBARA BANK & TRUST	Unsecured	6,900.00	NA	NA	0.00	0.00
SILVERLEAF RESORTS	Secured	4,000.00	NA	NA	0.00	0.00
TJ MAXX	Unsecured	200.18	NA	NA	0.00	0.00
TRIBUTE	Unsecured	719.89	NA	NA	0.00	0.00
US DEPART OF EDUCATION	Unsecured	34,251.17	34,751.65	34,751.65	3,475.17	0.00
WELLS FARGO AUTO FINANCE	Secured	9,000.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	3,939.58	3,826.51	3,826.51	382.65	0.00
WELLS FARGO BANK NA	Unsecured	2,080.81	2,293.39	2,293.39	229.34	0.00
WORLD FINANCIAL NETWK NATL BI	Unsecured	3,148.67	2,998.79	2,998.79	299.88	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,077.45	\$2,077.45	\$0.00
Debt Secured by Vehicle	\$15,136.00	\$15,136.00	\$1,207.70
All Other Secured	\$3,459.88	\$3,459.88	\$0.00
TOTAL SECURED:	\$20,673.33	\$20,673.33	\$1,207.70
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,000.85	\$7,000.85	\$0.00
TOTAL PRIORITY:	\$7,000.85	\$7,000.85	\$0.00
GENERAL UNSECURED PAYMENTS:	\$98,872.41	\$15,684.15	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,527.17</u>
Disbursements to Creditors	<u>\$44,566.03</u>
TOTAL DISBURSEMENTS :	<u>\$50,093.20</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.